

Old Age, Disability, Death

First and current law: 1967 and 1998 (amendments).

Type of program: Social insurance system.

Exchange rate: U.S.\$1.00 equals 570 CFA francs.

Coverage

Employed persons, technical students, and apprentices.

Special system for public employees.

Voluntary insurance for persons not compulsorily covered who have at least 6 months of social security coverage.

Source of Funds

Insured person: 1.6% of earnings (voluntary insurance, 4%).

Employer: 2.4% of payroll.

Government: None.

Maximum earnings for contribution and benefit purposes: 250,000 francs a month; minimum, 18,898 francs a month.

Qualifying Conditions

Old-age pension: Age 60 or 58 for public sector workers (or 55 if prematurely aged); 20 years of insurance (half of coverage under private program counted) and 60 months of contribution during last 10 years.

Retirement from employment necessary.

Disability pension: Loss of 2/3 of earning capacity.

5 years of insurance and 6 months of contribution during last year.

No qualifying period if nonoccupational accident; if occupational accident, see Work Injury, below.

Survivor pension: Deceased met qualifying conditions for old-age or disability pension, was pensioner, or had 180 months of contribution at death.

Old-Age Benefits

Old-age pension: 20% of average earnings during last 3 or 5 years (whichever is higher). Increment of 1.33% of earnings for every 12 months of contribution beyond 180 (including half of coverage under former private program).

Minimum pension: 60% of minimum wage; maximum, 80% of earnings.

Old-age settlement: Lump sum equal to 1 month's wages per year of insurance, if age 60 or 58 for public sector workers (or 55 if prematurely aged) and ineligible for pension.

Permanent Disability Benefits

Disability pension: 20% of average earnings during last 3 or 5 years (whichever is higher). Years under age 60 or 58 for public sector workers at time of claim credited as 6-month periods. Increment of 1.33% of earnings for every 12 months of contribution beyond 180 (including half of coverage under former private program).

Minimum pension: 60% of legal minimum wage; maximum, 80% of earnings.

Constant-attendance supplement: 50% of pension.

Survivor Benefits

Survivor pension: 50% of pension of insured, payable to widow if not remarried.

Also payable to dependent disabled widower.

Orphans: 25% of pension of insured for each orphan under age 14 (21 if student or disabled); 40% if full orphan.

Maximum survivor pensions: 100% of pension of insured.

Survivor settlement: Lump sum equal to 1 month's pension of insured for each 6 months of insurance, if ineligible for pension.

Administrative Organization

Ministry of Public Administration, Labor and Employment, general supervision.

National Social Security Fund, administration of program; managed by a council and a director.

Sickness and Maternity

First law: 1952.

Current law: 1965.

Type of program: Social insurance system. Maternity benefits only.

Coverage

Employed women.

Source of Funds

Insured person: None.

Employer: See Family allowances, below.

Government: None.

Qualifying Conditions

Maternity benefit: 6 months of covered employment.

Sickness and Maternity Benefits

Sickness benefit: None under insurance.

Labor code requires employers to provide paid sick leave.

Maternity benefit: 50% of earnings, or 100% (employer paying half) for women with at least 2 years' service in firm.

Payable for up to 6 weeks before and 8 weeks after confinement.

Maternity grant: Lump sum of 10,000 francs (paid in 3 installments during 12 months following each birth).

Workers' Medical Benefits

Medical benefits: Working women receive reimbursement of costs of medical care during pregnancy and confinement.

Labor code requires employers to provide certain medical services.

Dependents' Medical Benefits

Medical benefits for dependents: See Family Allowances, below.

Administrative Organization

Ministry of Public Administration, Labor and Employment, general supervision.

National Social Security Fund, administration of program.

Work Injury

First law: 1960.

Current law: 1965.

Type of program: Social insurance system.

Coverage

Employed persons, technical students, apprentices, members of production cooperatives, managers and directors of commercial enterprises, and convict labor.

Source of Funds

Insured person: None.

Employer: 2% of payroll.

Government: None.

Maximum earnings for contribution purposes: 250,000 francs a month.

Qualifying Conditions

Work-injury benefits: No minimum qualifying period.

Temporary Disability Benefits

Temporary disability benefit: 50% of average earnings for first 28 days; 66-2/3% thereafter.

Payable from day following injury until recovery or certification of permanent disability.

Permanent Disability Benefits

Permanent disability pension: For total disability, 100% of average monthly earnings. Partial disability: Average earnings multiplied by 1/2 the degree of incapacity for the portion of disability between 10% and 50%, and by 1-1/2 the degree of incapacity for the portion above 50%.

Constant-attendance supplement: 40% of pension.

Workers' Medical Benefits

Medical benefits: Medical and surgical care, hospitalization, medicines, appliances, transportation, and rehabilitation.

Survivor Benefits

Survivor pension: 30% of earnings of insured.

Orphans: 15% of earnings each for 1st and 2nd orphan, 10% for each additional; 20% for each full orphan.

Dependent parents and grandparents: 10% of earnings each; maximum, 30%.

Maximum survivor pensions: 85% of earnings.

Funeral grant: Lump sum of 15 days' earnings.

Administrative Organization

Ministry of Public Administration, Labor and Employment, general supervision.

National Social Security Fund, administration of contributions and benefits.

Source of Funds

Insured person: None.

Employer: 11% of payroll.

Government: None.

Maximum earnings for contribution purposes: 250,000 francs a month.

Above employer contributions also finance maternity benefits.

Qualifying Conditions

Family allowances: Child must be age 1 (when maternity grant ceases) but under age 14 (18 if apprentice, 21 if student or disabled). Parent must have had 6 months of employment and be currently working 18 days a month (or be widow or widower of beneficiary). Prenatal allowance and birth grant: Must undergo medical care for mother and child, as prescribed in law.

Family Allowance Benefits

Family allowances: 1,000 francs a month for each child.

Prenatal allowance: 1,000 francs for each month of pregnancy.

Birth grant: lump sum of 10,000 francs for each of first three births.

Some maternal and child health and welfare services also provided.

Administrative Organization

Ministry of Public Administration, Labor and Employment, general supervision.

National Social Security Fund, administration of program.

Family Allowances

First law: 1955.

Current law: 1965.

Type of program: Employment-related system.

Coverage

Employees and social insurance beneficiaries with 1 or more children. Special system for public employees.